

ABSTRAK

**PENGARUH PERSEPSI KEMANFAATAN, KEMUDAHAN
PENGUNAAN, KESENANGAN, DAN RISIKO TERHADAP
MINAT MENGGUNAKAN SHOPEEPAY**

(Studi pada Mahasiswa Program Studi Akuntansi Universitas Sanata Dharma)

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Penelitian ini bertujuan untuk mengetahui pengaruh persepsi kemanfaatan, persepsi kemudahan penggunaan, persepsi kesenangan, dan persepsi risiko terhadap minat penggunaan ShopeePay pada mahasiswa Program Studi Akuntansi Universitas Sanata Dharma. Penelitian ini dilatarbelakangi oleh perbedaan hasil penelitian terdahulu mengenai persepsi-persepsi yang memengaruhi minat penggunaan.

Penelitian ini menggunakan pendekatan kuantitatif dengan metode *purposive sampling* pada mahasiswa Program Studi Akuntansi Universitas Sanata Dharma Yogyakarta angkatan 2022 hingga 2024 yang menggunakan atau pernah menggunakan ShopeePay. Pengumpulan data dilakukan melalui penyebaran kuesioner secara daring menggunakan *Google Form* kepada 204 responden. Analisis data dilakukan menggunakan metode analisis regresi linear berganda untuk menguji pengaruh variabel independen terhadap variabel dependen.

Hasil penelitian ini menunjukkan bahwa semakin tinggi manfaat, kemudahan penggunaan, dan rasa senang yang dirasakan pengguna, maka semakin meningkat pula minat mahasiswa untuk menggunakan ShopeePay. Sebaliknya, semakin tinggi persepsi risiko yang dirasakan pengguna, maka semakin rendah minat mahasiswa untuk menggunakan ShopeePay. Oleh karena itu, ShopeePay disarankan untuk terus meningkatkan kualitas layanan, kemudahan fitur, pengalaman pengguna, serta memperkuat sistem keamanan transaksi dan perlindungan data pribadi guna menurunkan persepsi risiko pengguna sehingga dapat meningkatkan minat penggunaan ShopeePay secara berkelanjutan.

Kata kunci: Persepsi Kemanfaatan, Persepsi Kemudahan Penggunaan, Persepsi Kesenangan, Persepsi Risiko, Minat Penggunaan

ABSTRACT

THE INFLUENCE OF PERCEIVED USEFULNESS, PERCEIVED EASE OF USE, ENJOYMENT, AND RISK ON INTENTION TO USE SHOPEEPAY

(A Study of Accounting Students at Sanata Dharma University)

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This study aimed to examine the effect of perceived usefulness, perceived ease of use, perceived enjoyment, and perceived risk on the intention to use ShopeePay among Accounting students at Sanata Dharma University. This study was motivated by inconsistent findings in previous research regarding the perceptions that influence users' intention to use digital payment services.

This study employed a quantitative approach using a purposive sampling method. The respondents were Accounting students at Sanata Dharma University, Yogyakarta, from the 2022–2024 cohorts who currently use or have previously used ShopeePay. Data were collected through an online questionnaire distributed via Google Forms to 204 respondents. The data were analyzed using multiple linear regression analysis to examine the effects of the independent variables on the dependent variable.

The results indicate that higher perceived usefulness, perceived ease of use, and perceived enjoyment significantly increase students' intention to use ShopeePay. Conversely, higher perceived risk reduces students' intention to use ShopeePay. Therefore, ShopeePay is recommended to continuously improve its service quality, ease of use, and user experience, while strengthening transaction security and personal data protection to reduce users' perceived risk and sustainably enhance their intention to use ShopeePay.

Keywords: Perceived Usefulness, Perceived Ease of Use, Perceived Enjoyment, Perceived Risk, Intention to Use